

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TIMOTHY S. RADIGAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-20963

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/16/2016 and confirmed on 5/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|----------|-------------------|
| Total Receipts | | 146,531.07 |
| Less Refunds to Debtor | 1,510.54 | |
| TOTAL AMOUNT OF PLAN FUND | | 145,020.53 |

| | | |
|------------------------------------|----------|------------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 6,780.47 | |
| Trustee Fee | 7,412.10 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 14,192.57 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|-------------------|
| Secured | | | | | |
| | WILMINGTON SAVINGS FUND SOCIETY F Acct: 4715 | 0.00 | 77,750.54 | 0.00 | 77,750.54 |
| | WILMINGTON SAVINGS FUND SOCIETY F Acct: 4715 | 18,919.54 | 18,919.54 | 0.00 | 18,919.54 |
| | PRA RECEIVABLES MANAGEMENT LLC - , Acct: 0942 | 7,989.32 | 7,989.32 | 1,270.38 | 9,259.70 |
| | PRA RECEIVABLES MANAGEMENT LLC - , Acct: 0942 | 10,480.99 | 10,480.99 | 0.00 | 10,480.99 |
| | US DEPARTMENT OF HUD** Acct: 3260 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | | | | 116,410.77 |

| | | | | | |
|----------|---|----------|----------|------|------|
| Priority | | | | | |
| | MATTHEW M HERRON ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | TIMOTHY S. RADIGAN Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | TIMOTHY S. RADIGAN Acct: | 1,510.54 | 1,510.54 | 0.00 | 0.00 |
| | THE DEBT DOCTORS AT QUATRINI RAFF Acct: | 2,000.00 | 2,000.00 | 0.00 | 0.00 |
| | MATTHEW M HERRON ESQ**++ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | THE DEBT DOCTORS AT QUATRINI RAFF Acct: XXXXXXXXXXXXXXXXXXXXXXXX8-17 | 1,088.76 | 1,088.76 | 0.00 | 0.00 |
| | THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXX9-19 | 2,317.61 | 2,317.61 | 0.00 | 0.00 |
| | THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXX6-20 | 1,374.10 | 1,374.10 | 0.00 | 0.00 |
| | THE DEBT DOCTORS LLC Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | WILMINGTON SAVINGS FUND SOCIETY F Acct: 9074 | 0.00 | 0.00 | 0.00 | 0.00 |

NONE

16-20963

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | DUQUESNE LIGHT COMPANY* | 1,054.02 | 552.42 | 0.00 | 552.42 |
| | Acct: 2921 | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 925.77 | 485.21 | 0.00 | 485.21 |
| | Acct: 4215 | | | | |
| | US DEPARTMENT OF EDUCATION | 21,226.72 | 11,125.14 | 0.00 | 11,125.14 |
| | Acct: 2921 | | | | |
| | PREMIER BANKCARD LLC; JEFFERSON C | 837.92 | 439.16 | 0.00 | 439.16 |
| | Acct: 9747 | | | | |
| | PITTSBURGH TRADE ALLIANCE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2170 | | | | |
| | PRA RECEIVABLES MANAGEMENT LLC - , | 1,784.42 | 935.23 | 0.00 | 935.23 |
| | Acct: 193A | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8955 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8955 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8955 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8955 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6049 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6049 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8955 | | | | |
| | UPMC++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8955 | | | | |
| | UPMC ST MARGARET | 1,679.09 | 880.03 | 0.00 | 880.03 |
| | Acct: 2921 | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BRIAN C NICHOLAS ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 14,417.19 |

TOTAL PAID TO CREDITORS

130.827.96

TOTAL CLAIMED

| | |
|-----------|-----------|
| PRIORITY | 0.00 |
| SECURED | 37,389.85 |
| UNSECURED | 27,507.94 |

Date: 04/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedwpa.com

IN RE:

TIMOTHY S. RADIGAN

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-20963

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Timothy S. Radigan

Debtor

Case No. 16-20963-CMB

Chapter 13

District/off: 0315-2

User: dric

Page 1 of 3

Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:**Recip ID****Recipient Name and Address**

| | |
|----------|---|
| db | + Timothy S. Radigan, 233 Klein Road, Glenshaw, PA 15116-3015 |
| aty | + The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843 |
| aty | + The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860 |
| 14197006 | Bank of America, PO Box 31785, Tampa, FL 33631-3785 |
| 14246945 | Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785 |
| 14211369 | + Fedloan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610 |
| 14211370 | + First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519 |
| 14211371 | + KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541 |
| 14271000 | + Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866 |
| 14211372 | + Pittsburgh Trade Alliance, PO Box 14811, Pittsburgh, PA 15234-0811 |
| 14238973 | U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |
| 14243494 | + UPMC St Margaret, 6681 Country Club Drive, Golden Valley MN 55427-4601 |

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

| | | | |
|----------|--|----------------------|--|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 28 2021 01:56:11 | PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067 |
| 14202333 | Email/Text: ally@ebn.phinsolutions.com | Apr 28 2021 01:42:00 | Ally Financial, PO Box 130424, Roseville, MN 55113-0004 |
| 14211367 | + Email/Text: ally@ebn.phinsolutions.com | Apr 28 2021 01:42:00 | Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901 |
| 14269356 | + Email/Text: kburkley@bernsteinlaw.com | Apr 28 2021 01:46:00 | Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14520148 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 28 2021 01:54:23 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 14262801 | + Email/Text: JCAP_BNC_Notices@jcap.com | Apr 28 2021 01:45:00 | Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14216828 | Email/PDF: cbp@onemainfinancial.com | Apr 28 2021 01:54:09 | SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731 |
| 14211373 | Email/PDF: cbp@onemainfinancial.com | Apr 28 2021 01:54:09 | Springleaf, 601 NW 2nd Street, Evansville, IN 47708 |
| 14201032 | + Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Apr 28 2021 01:52:33 | U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002 |
| 14211374 | + Email/Text: BankruptcyNotice@upmc.edu | Apr 28 2021 01:45:00 | UPMC, Quantum I Building, Third Floor, Distribution Room #386, 2 Hot Metal Street, |

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | BANK OF AMERICA, N.A. |
| cr | | CARRINGTON MORTGAGE SERVICES, LLC |
| cr | | Duquesne Light Company |
| cr | | Wilmington Savings Fund Society, FSB, as trustee o |
| 14639519 | | Wilmington Savings Fund Society, FSB, P.O.Box 3730,Anaheim,CA 92806 |
| cr | *+ | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| 14211368 | * | Bank of America, PO Box 31785, Tampa, FL 33631-3785 |
| 14706697 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Andrew F Gornall | on behalf of Creditor BANK OF AMERICA N.A. andygornall@latoulawfirm.com |
| Brian Nicholas | on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust C bnicholas@kmllawgroup.com |
| Brian Nicholas | on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com |
| Joshua I. Goldman | on behalf of Creditor BANK OF AMERICA N.A. jgoldman@kmllawgroup.com, angelica.reyes@padgettlawgroup.com |
| Matthew M. Herron | on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com |
| Matthew M. Herron | on behalf of Debtor Timothy S. Radigan mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com |
| Matthew M. Herron | on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com |

District/off: 0315-2

User: dric

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Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 23

ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11